

FEDERAL BENEFITS OPEN SEASON

Information for Employees of the FAS Program

**Open season
runs from
Monday,
November 10
through
Monday,
December 8,
2014**

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YOUR ROLE IN OPEN SEASON

Open Season is the time for employees to review their health, dental, vision, and tax-saving needs and make changes to or enroll in, these programs:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Accounts (FSAFEDS)

To assist employees during this time, we ask you to read the [Employee Instructions](#). This newsletter provides all the relevant information about Open Season. It is posted on our website and we will include a link to it in the Open Season emails that are periodically sent to all employees. If you know of employees who may not receive emails, please print and mail them a copy of the Employee Instructions and each of these emails.

We also ask that you take the time to familiarize yourself with these two Open Season webpages: [MRP/Benefits](#) and [OPM](#).

When employees have questions, please direct them to these resources, in this order:

1. Employee instructions:
http://www.aphis.usda.gov/mrpbs/hr/benefits/downloads/Employee_instructions.pdf
2. [MRP/Benefits Open Season webpage](#)

What's New in 2015

Plan Changes

FSAFEDS:

FSAFEDS is implementing the following two significant changes effective for the 2015 plan year.

Health care and limited expense flexible spending accounts (FSAs) will no longer have a grace period; instead, qualifying participants will be able to carry over up to \$500 of unused funds to the next plan year. The first opportunity for carryover will be at the end of 2015. Current participants cannot carry over funds from 2014 to 2015, but will still have a grace period through March 15, 2015. Dependent care FSAs will continue to have a grace period each year and cannot carry over funds from one year to the next.

The annual maximum election for health care and limited expense FSAs will increase to \$2,550.

The minimum annual election for the three types of FSAs (health care, limited expense health care, and dependent care) will be reduced from \$250 to \$100.

Federal Employee's Health Benefits

There are several tools available to employees to help them choose a health plan:

1. The **Plan Search** tool
www.opm.gov/insure/health/search/plansearch.aspx - used to find and compare all the plans. This tool provides side-by-side comparisons of the plans, including benefits, premiums, and quality indicators. The tool can help them narrow down their choices.
2. The **PlanSmartChoice** tool – Free to Federal Employees
<https://www.plansmartchoice.com> - designed to assist them in making a health plan selection that fits their needs. They will be asked a variety of questions and based upon their answers the tool will return a list of plans that most closely align with their preferences.



Open Season

PLAN CHANGES

FEHB ELECTIONS ARE EFFECTIVE 1/11/2015

PAYPERIOD 1

DEADLINE FOR CHANGES MIDNIGHT EASTERN TIME

12/8/2014

3. The **Guide to Federal Benefits for Federal Civilian Employees** tool <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/guide/2015-guides/70-1.pdf> - provides useful information about the FEHB program and lists all the plans offered by the Federal government with a brief comparison of premiums and benefits. Since this is a government-wide listing, some of the plans will not be available to the employee because they live outside the plan's geographic service area.

Links to all the **plan brochures** and websites are available at:
www.opm.gov/insure/health/planinfo/index.asp

Open season FEHB elections are effective 1/11/2015, pay period 1

Making an Election

Use EPP To Make An Election for FEHB

The employees are permitted to make only **one health insurance election** during open season.

Two ways to make an election:

- National Finance Center's Employee Personal Page (NFC EPP) or using
- Form SF-2809 – Submit form to the HR Benefits team.

You should encourage employees to use the Employee Personal Page <https://www.nfc.usda.gov/epps/index.aspx>. Remind them to keep a copy of their confirmation.

If you know an employee is **planning on retiring** on or before **January 11, 2015** they need to **submit an SF-2809** to process their open season change **instead of** the NFC EPP.

If any employee is **unable** to access the Employee Personal Page, they **can fax us an SF-2809** form at **612-336-3545**. Remind them to **keep the fax confirmation** as proof of their timely submission. **The current version** of the form is dated **August 2011**. Outdated versions cannot be accepted. If you provide copies of the form to your employees, be sure it is the current version and make sure you include the instructions as well. Here is a link to it: http://www.opm.gov/forms/pdf_fill/sf2809.pdf

Click [here](#) to see a sample of a completed open season election.

Please encourage employees to look at this sample and insure that they have properly completed their form prior to submitting it to us.

If employees send their completed SF-2809 forms to you **by mistake**, you are responsible for **forwarding the forms** to us as soon as possible. Before faxing it, make sure you have compared it to the sample SF-2809 and verified that it has been properly completed. Then, **fax it to us at 612-336-3545 and keep the fax confirmation as proof** of timely submission.

FEDVIP OPEN SEASON

Dental & Vision Insurance

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental insurance for dental and vision expenses not covered by FEHB or other health plans. Since FEDVIP plans are purchased on a group basis, employees receive competitive premiums and are not subject to limitations on pre-existing conditions. If employees are eligible for FEHB, they are eligible for FEDVIP whether they are enrolled in the FEHB program or not.

FEDVIP enrollments automatically continue from one year to the next just like FEHB enrollments. Open season is the time to enroll, cancel, or make changes to your FEDVIP coverage.

FEDVIP premiums are paid through payroll deduction using pretax dollars. This means an employee's taxable income will be lower. Employees are responsible for the full premium; the government does not pay a share of this supplemental insurance. For information about premiums, go to: <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/>.

FEDVIP Enrollment

Employees who wish to enroll, cancel, or make changes to their enrollment in a FEDVIP plan must process their election through BENEFEDS by visiting the website at www.BENEFEDS.com or calling **1-877-888-3337**. The FEDVIP plans will send confirmation of open season enrollments to enrollees by mid-January.

BENEFEDS representatives are available to assist employees and can be reached at **1-877-888-3337** or TTY 1-877-889-5680.

Employees can also email them:

<https://www.benefeds.com/Portal/ContactUs?Submit=ContactUs&ctoken=N79LMt2x#linkEmail>



FEDVIP

Open season

elections are

effective

January 1,

2015

FEDVIP enrollments cannot be processed through NFC EPP or by MRP Human Resources.

Employees must enroll through BENEFEDS.

FSAFEDS OPEN SEASON

Federal Flexible Spending Accounts

FSAFEDS can help employees save money by allowing them to set aside pretax funds to pay for eligible out-of-pocket dependent-care and health-care expenses:

- The Dependent Care Flexible Spending Account (DCFSA) reimburses non-medical expenses associated with child care or adult day care. **The maximum limit is \$5,000.**
- The Health Care Flexible Spending Account (HCFSA) reimburses eligible health care expenses. **The maximum limit is \$2,500.**
- Employees covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in a Limited Expense HCFSA (LEX HCFSA) for their eligible dental and vision expenses. **The maximum limit is \$2,500.**
- Eligible over-the-counter medicines and drugs (e.g., acne treatments, allergy and cold medicines, antacids, etc.) require a prescription to be reimbursed from your Health Care FSA. **You do not need a prescription for insulin** or any other eligible over-the-counter items that are not medicines or drugs, such as bandages and nasal strips.

The FSAFEDS calculator

(https://www.fsafeds.com/fsafeds/fsa_calculator.asp) can help employees determine how much money to set aside. **The new minimum election** for the flexible spending accounts **is \$100**. If employees enroll in FSAFEDS during open season, they will have from **January 1, 2015, through December 31, 2015**, to spend their FSAFEDS account. **New for the 2015 plan year, employees can carryover up to \$500 to the 2016 plan year.** Any amount over \$500 not used will be forfeited. Use it or lose it!

For complete information about the program, advise employees to go to the FSAFEDS Video Library:

<https://www.fsafeds.com/fsafeds/vidlibrary/ActiveVersion/index.html>

FSAFEDS Enrollment

Employees who wish to enroll must process their request through FSAFEDS by visiting the website at www.fsafeds.com or calling FSAFEDS at **1-877-372-3337**.

FSAFEDS representatives are available Monday through Friday, 9:00 am to 9:00 pm Eastern Standard Time. Call **1-877-372-3337** or TTY 1-800-952-0450 for assistance or email them at <mailto:FSAFEDS@adp.com>. **FSAFEDS open season elections are effective January 1, 2015.**



**NEW FOR 2015
FSAFEDS
ENROLLMENTS CAN
CARRY OVER UP TO
\$500 FROM YEAR
TO YEAR.**

**EMPLOYEES NEED
TO RE-ENROLL AND
ENTER AN AMOUNT.**

**EMPLOYEES WILL
HAVE FROM
JANUARY 1 TO
DECEMBER 31 TO
USE THEIR MONEY.**

**FSAFEDS
enrollments
cannot be
processed
through NFC
EPP or by MRP
Human
Resources.
Employees must
enroll through
FSAFEDS.**

CONTACT INFORMATION

VISIT OUR OPEN SEASON WEBPAGE:

[Click here to go there now.](#)

For FEDVIP call BENEFEDS

1-877-888-3337

For Flexible Spending Account call FSAFEDS

1-877-372-3337

Additional Resources

[Fast Facts: What to Consider During Federal Benefits Open Season](#)

[Circle 'Round Your Benefits: How to Get the Most Value from the Programs](#)

[Open Season Checklist](#)

[Helpful Resources for Open Season](#)

[Quick Guide to Benefits Programs](#)

[OPM open season webpage](#)

FINAL REMINDERS

Open Season runs from Monday, November 10 through Monday December 8, 2014.

Employees are permitted to make only one election for each program (FEHB, FEDVIP, & FSAFEDS) during the open season. Please refer your employees to the [Employee Instructions](#) as their first point of reference.